


POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

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Title of Invention	SYSTEMS, METHODS, AND DEVICES FOR SELLING TRANSACTION ACCOUNTS
First Named Applicant :	Rachel Heitz
Attorney Docket Number :	60655.4200
I hereby appoint the registered practitioner(s) at Customer Number:	
20322	
as attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.	
I am the Applicant/Inventor.	
Full Name of Applicant of Record:	
Stephen P. Norman	
Signature: /SPN	Date: 2004-01-08

Applicant(s): Heitz et al.

Attorney Docket No.: 60655.4200

Serial No.:

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TITLE:

SYSTEMS, METHODS, AND
DEVICES FOR SELLING
TRANSACTION ACCOUNTS

Confirmation No.: TBA

POWER OF ATTORNEY BY ASSIGNEE

AND CERTIFICATE UNDER 37 CFR 3.73(b)

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

American Express Travel Related Services Company, Inc., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby revokes all previous powers of attorney or authorization of agent given in the above-identified application and hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

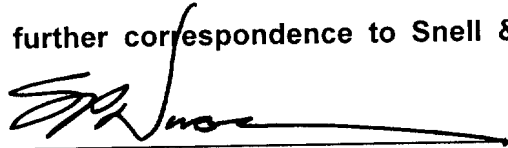
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and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.

By:


Stephen P. Norman

Title:

Secretary

Date:

JAN 8, 2004